🏢💰 2026 Business Funding

Business Loan: Fast Funding for Your Business

Term loans, SBA, lines of credit, equipment financing — from $5k to $5M. Compare rates from 50+ lenders. No obligation, soft credit check only.

🏆 50+ lenders compared

💰 Funds in as fast as 24hrs

⚡ 2-min application

📊 Check my loan options →

SBA loan guide

2026 Lending Trends
Approval rates up 18%

Financing solutions for every business need

From startup capital to expansion, equipment purchases to working capital — our 2026 comparison tool matches you with the right loan type from top lenders.

- ✔ SBA 7(a) & 504 loans — low rates, long terms
- ✔ Term loans — $5k to $5M, fixed payments
- ✔ Business line of credit — draw as needed
- ✔ Equipment financing — 100% financing
- ✔ Invoice factoring & merchant cash advance

⚡ Quick eligibility check

No impact to credit score

$100,000 | Business age: 2+ years

Credit score: 700+ (Excellent) | $250,000

Check my options →

Soft pull only • No obligation

Business loan types for 2026

🏛️
SBA Loans
SBA 7(a) up to $5M — low rates (10-13% APR), long terms (10-25 years). SBA 504 for real estate & equipment. Government-backed, higher approval.

📊
Term Loans
Lump sum with fixed monthly payments. Terms 1-10 years. Rates from 7% APR. Best for expansion, acquisition, or large capital projects.

🔄
Business Line of Credit
Revolving credit — draw only what you need, pay interest only on used amount. Limits $10k-$500k. Ideal for cash flow gaps.

🔧
Equipment Financing
100% financing for machinery, vehicles, technology. Equipment serves as collateral. Terms match equipment lifespan.

📄
Invoice Factoring
Advance 80-90% of unpaid invoices. Fast approval based on customer credit, not your business history.

⚡
Merchant Cash Advance
Lump sum repaid via percentage of daily credit card sales. Fast funding (24hrs), high approval for low-credit businesses.

Get funded in 4 simple steps

Quick, transparent, and secure — no hidden fees.

📝 **1. Complete 2-min application**
Basic info: loan amount, business age, revenue, credit range. No hard credit pull.

⚡ **2. Compare offers**
View personalized rates and terms from 50+ lenders side-by-side in seconds.

✅ **3. Select & submit documents**
Upload bank statements, tax returns, or business plan — many lenders accept digital docs.

💰 **4. Receive funding**
Funds deposited in as fast as 24 hours for lines of credit or 5-7 days for term loans.

Related financial & business services

Business loan | SBA loan | Equipment financing | Business line of credit | Commercial real estate loan | Insurance quotes | Fiduciary financial planner | Credit repair | Commercial cleaning | IT support for business

⭐ Compare offers from OnDeck, Fundbox, BlueVine, Kabbage, Lendio, SBA-approved banks, and more.

Apply for a business loan — 100% free

See real offers from 50+ lenders. No impact to credit score. Takes 2 minutes.

🏆 4.9/5 from 120k+ businesses 🔒 Secure & encrypted

⚡ “Small businesses secured over $2.5B in funding through our platform in 2025.”

$100,000 | Term loan

3 | $350,000

Credit score: 700+ | 90210

Full name | Email address

Get my loan offers →

Soft credit check only — no impact to your score. No obligation to accept any offer.

🏆 2026 Approval Guidelines

- Min credit score: 550 (MCA), 600 (term), 650 (SBA)
- Time in business: 6+ months (short-term), 2+ years (SBA)
- Annual revenue: $100k+ typically required

📋 Documents needed

- 3-6 months business bank statements
- Last 2 years tax returns (if available)
- Business plan (for SBA loans)
- Photo ID & voided check

⚡ 2026 rate forecast

Fed rates stabilizing — business loan rates expected to ease in late 2026. Lock in now or float with rate-lock options from lenders.

Why businesses trust us for financing

🏆 **Unbiased marketplace**
We show offers from 50+ lenders — banks, credit unions, online lenders. No hidden bias.

🔒 **Soft credit check only**
Get personalized rates without harming your business or personal credit score.

📄 **No spam, no obligation**
You choose which lenders to contact. No pressure, no robocalls.

⚡ **Fast funding**
Some partners fund in 24 hours. Digital application, e-sign, and direct deposit.

✅ Over 500,000 small businesses compared loan options in 2025. Start your 2026 application today — it's free, fast, and secure.

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